

### IN THE CLAIMS

Please amend the claims as follows:

1. (Currently Amended) A method comprising determining for a first law firm client a first duration of time associated with financing an out-of-pocket cost for the first client and determining for a second law firm client a second duration of time associated with financing an out-of-pocket cost for the second client, wherein the first duration of time is different than the second duration of time; the law firm billing the first and second law firm clients a separate charge in relation to one or more respective out-of-pocket costs, wherein each charge is based in part on the duration of time determined for the respective first and second clients; and wherein the separate charges are automatically determined using a computer.
2. (Original) A method according to claim 1 further wherein the separate charges are automatically determined using a flat fee parameter.
3. (Original) A method according to claim 1 further wherein the separate charges are automatically determined using a percentage parameter.
4. (Original) A method according to claim 1 further wherein the duration of time is determined by a length of time it is expected a client will take to reimburse the law firm for the out-of-pocket expense.
5. (Original) A method according to claim 1 further wherein the out-of-pocket cost is a fee paid to a government patent and trademark office.
6. (Original) A method according to claim 1 further wherein the out-of-pocket cost is paid by a transfer of funds from the law firm to a third party.
7. (Original) A method according to claim 1 further wherein the out-of-pocket cost is financed by a financing organization independent of the law firm.

8. (Original) A method according to claim 1 further wherein the separate charge is determined prior to a transfer of funds to pay the out-of-pocket cost.
9. (Original) A method according to claim 1 further wherein the separate charge relates to a loan of funds to pay the out-of-pocket cost.
10. (Currently Amended) A method comprising associating a first law firm client with a first fee schedule used to determine a charge to the first client and a second law firm client with a second fee schedule used to determine a charge to the second client, wherein each fee schedule is based in part on a payment attribute associated with the respective client, and the first fee schedule is different than the second fee schedule; the law firm billing the first and second law firm clients a separate charge in relation to one or more respective out-of-pocket costs, wherein each charge is based in part on the cost of financing funds used to cover payment of the out-of-pocket costs; and wherein the separate charges are automatically determined, using a computer, based on the fee schedules associated with each respective first and second clients.
11. (Original) A method according to claim 10 further wherein the fee schedule includes a flat fee parameter.
12. (Original) A method according to claim 10 further wherein the fee schedule includes percentage parameter.
13. (Original) A method according to claim 10 further wherein the payment attribute relates to an expected date on which the out-of-pocket expense will be paid by the client.
14. (Original) A method according to claim 10 further wherein the out-of-pocket cost is a fee paid to a government patent and trademark office.

15. (Original) A method according to claim 10 further wherein the out-of-pocket cost is paid by a transfer of funds from the law firm to a third party.
16. (Currently Amended) A method comprising associating a first law firm client with a first billing plan used to determine a charge to the first client and a second law firm client with a second billing plan used to determine a charge to the second client, wherein each billing plan is based in part on a payment attribute associated with the respective client, and the first billing plan is different than the second billing plan; the law firm billing the first and second law firm clients a separate charge in relation to one or more respective out-of-pocket costs, wherein each charge is based in part on the cost of financing funds used to cover payment of the out-of-pocket costs; and wherein the separate charges are automatically determined, using a computer, based on the billing plans associated with each respective first and second clients.
17. (Original) A method according to claim 16 further wherein the billing plan includes a flat fee parameter.
18. (Original) A method according to claim 16 further wherein the billing plan includes percentage parameter.
19. (Original) A method according to claim 16 further wherein the payment attribute relates to an expected date on which the out-of-pocket expense will be paid by the client.
20. (Original) A method according to claim 16 further wherein the out-of-pocket cost is a fee paid to a government patent and trademark office.
21. (Original) A method according to claim 16 further wherein the out-of-pocket cost is paid by a transfer of funds from the law firm to a third party.
22. (Currently Amended) A method comprising associating a first law firm client with a first fee schedule used to determine a charge to the first client and a second law firm client with a second

fee schedule used to determine a charge to the second client, wherein the second fee schedule provides for a discount to the second law firm client relative to the amount charged to the first client pursuant to the first fee schedule; the law firm billing the first and second law firm clients a separate charge in relation to one or more respective out-of-pocket costs, wherein each charge is based in part on the cost of financing funds used to cover payment of the out-of-pocket costs; and wherein the separate charges are automatically determined, using a computer, based on the fee schedules associated with each respective first and second clients.

23. (Original) A method according to claim 22 further wherein the fee schedule includes a flat fee parameter.

24. (Original) A method according to claim 22 further wherein the fee schedule includes percentage parameter.

25. (Original) A method according to claim 22 further wherein the out-of-pocket cost is a fee paid to a government patent and trademark office.

26. (Original) A method according to claim 22 further wherein the out-of-pocket cost is paid by a transfer of funds from the law firm to a third party.

27. (Original) Apparatus comprising one or more computers programmed to record for a first law firm client a first parameter related to a duration of time associated with financing an out-of-pocket cost for the first client and to record for a second law firm client a second parameter related to a duration of time associated with financing an out-of-pocket cost for the second client, wherein the first parameter is different than the second parameter; and, the one or more computers further programmed to create invoices to bill the first and second law firm clients a separate charge in relation to one or more respective out-of-pocket costs, wherein each charge is determined based at least in part on the respective parameters for the respective first and second clients.

28. (Original) Apparatus according to claim 27 further wherein the separate charges are automatically determined using a flat fee parameter.

29. (Original) Apparatus according to claim 27 further wherein the separate charges are automatically determined using a percentage parameter.

30. (Original) Apparatus according to claim 27 further wherein the duration of time is determined by a length of time it is expected a client will take to reimburse the law firm for the out-of-pocket expense.

31. (Original) Apparatus according to claim 27 further wherein the out-of-pocket cost is a fee paid to a government patent and trademark office.

32. (Original) Apparatus comprising one or more computers programmed to associate a first law firm client with a first billing plan used to determine a charge to the first client and a second law firm client with a second billing plan used to determine a charge to the second client, wherein each billing plan is based in part on a payment attribute associated with the respective client, and the first billing plan is different than the second billing plan; the one or more computers further programmed to create invoices to bill the first and second law firm clients a separate charge in relation to one or more respective out-of-pocket costs, wherein each charge is based in part on the cost of financing funds used to cover payment of the out-of-pocket costs; and wherein the one or more computers are programmed to determine the separate charges automatically based on the billing plans associated with each respective first and second clients.

33. (Original) Apparatus according to claim 32 further wherein the billing plan includes a flat fee parameter.

34. (Original) Apparatus according to claim 32 further wherein the billing plan includes percentage parameter.

35. (Original) Apparatus according to claim 32 further wherein the out-of-pocket cost is a fee paid to a government patent and trademark office.

36. (Original) Apparatus comprising one or more computers programmed to associate a first law firm client with a first fee schedule used to determine a charge to the first client and a second law firm client with a second fee schedule used to determine a charge to the second client, wherein the second fee schedule provides for a discount to the second law firm client relative to the amount charged to the first client pursuant to the first fee schedule; the one or more computers further programmed to create invoices to bill the first and second law firm clients a separate charge in relation to one or more respective out-of-pocket costs, wherein each charge is based in part on the cost of financing funds used to cover payment of the out-of-pocket costs; and wherein the one or more computers are programmed to determine the separate charges automatically based on the fee schedules associated with each respective first and second clients.

37. (Original) Apparatus according to claim 36 further wherein the fee schedule includes a flat fee parameter.

38. (Original) Apparatus according to claim 36 further wherein the fee schedule includes percentage parameter.

39. (Original) Apparatus according to claim 36 further wherein the out-of-pocket cost is a fee paid to a government patent and trademark office.

40. (Original) Apparatus according to claim 36 further wherein the out-of-pocket cost is paid by a transfer of funds from the law firm to a third party.